



Special Enrollment

Special Enrollment lets people enroll in health coverage outside of the Open Enrollment Period. To meet the requirements for Special Enrollment, you must have a qualifying “life event”. You normally have 60 days to report a change. You can apply for Medicaid or the Kentucky Children’s Health Insurance Program (KCHIP) anytime during the year.

What is a “life event”?

Examples of qualifying life events are:

- **Getting married**
- **Having a baby or adopting a child**
- **Moving to the state**
- **Turning 26** and you lose coverage through your parents’ plan
- **Losing your employer-sponsored insurance.** This can be due to a job loss, change in employment status, your employer no longer offering coverage, or your coverage through Consolidated Omnibus Budget Reconciliation Act (COBRA) ending
- **Getting divorced** and you lose coverage because of the divorce
- **Loss of Medicaid or KCHIP**



My circumstances have changed and I am not sure what I qualify for.

If your life circumstances have changed, such as a change in income, you could qualify for Medicaid, KCHIP, Payment Assistance, or Special Discounts to help pay for coverage.

You can use the Pre-Screening tool on www.kynect.ky.gov (Check for Eligibility) to see what types of health coverage and assistance you may qualify for. You can apply and enroll in Medicaid and KCHIP at any time during the year if you qualify.

You can only enroll in health plans with Payment Assistance and Special Discounts during an Open Enrollment Period unless you have a qualifying life event. Otherwise, you must enroll during the next Open Enrollment Period.



For more information, please visit us at kynect.ky.gov or call 1-855-4kynect